

# 2013 Lake County Property Tax Report with Comparison to 2012

Legislative Services Agency

September 2013



**This report describes property tax changes in Lake County between 2012 and 2013.**

Property tax changes in 2013 were affected most by local factors, such as changes in assessed values, deductions, levies, credits, and tax rates. However, three statewide trends affected a large number of counties.

- First, pay-2013 was a statewide reassessment year. In past reassessments there were double-digit percentage increases in assessed values, but this time assessments were almost unchanged statewide. The difference was trending, which has been adjusting assessments annually since 2007. Few counties experienced large assessment increases in 2013. Many experienced assessment decreases.
- Second, farmland assessments continued to rise, with the base rate of an acre increasing 8.7% from \$1,500 to \$1,630. High commodity prices and low interest rates were the reason. Rising farmland assessments were especially important in rural counties, where farmland is a larger part of total assessed value.
- Third, many local income tax credit rates increased substantially. This was due to a corrected distribution of local income tax revenues to local governments. Extra income tax revenue was applied to tax credits in 2013. This may mean that credit rates will fall (and tax bills will rise) in 2014.

Still, local factors were most influential in individual counties in 2013. Here is what affected taxes in Lake County.

	Average Change in Tax Bill, All Property	Total Levy, All Units	Certified Net Assessed Value	Tax Cap Credits % of Levy
2013	3.8%	\$710,250,281	\$20,415,984,365	16.7%
Change		1.8%	-0.3%	
2012	-1.9%	\$697,391,613	\$20,469,341,196	16.7%

## Comparable Homestead Property Tax Changes in Lake County

The total tax bill for all taxpayers in Lake County increased by 3.8% in 2013. In this reassessment year, certified net assessed value decreased by 0.3%. A rise in the levy and drop in certified net assessed value caused an increase in the average tax rate. The 3.8% increase in net taxes was due to the higher tax rate being charged against actual billed AV which grew by 2.0%. Tax cap credits as a percent of the levy remained unchanged at 16.7% in 2013.

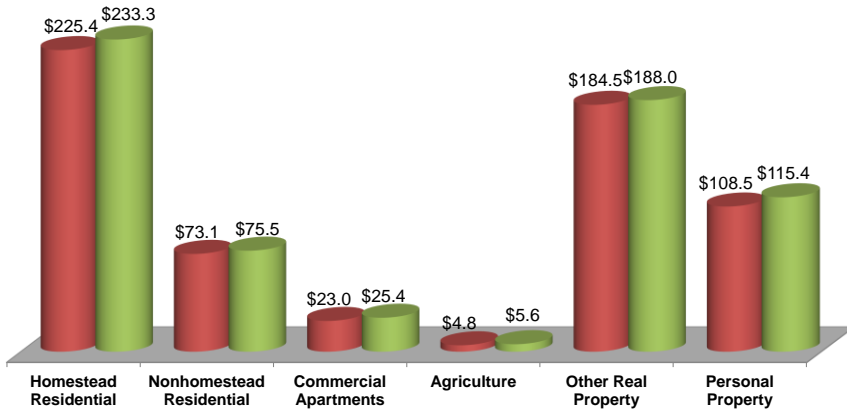
Lake County homeowners experienced a 3.1% increase in property tax bills in 2013. This was due to an increase in property tax rates. Statewide, the average homeowner's tax bill was almost unchanged.

	2012 to 2013	
	Number of Homesteads	% Share of Total
<b>Summary Change in Tax Bill</b>		
Higher Tax Bill	78,926	59.1%
No Change	4,169	3.1%
Lower Tax Bill	50,529	37.8%
<b>Average Change in Tax Bill</b>	<b>3.1%</b>	
<b>Detailed Change in Tax Bill</b>		
20% or More	22,101	16.5%
10% to 19%	20,718	15.5%
1% to 9%	36,107	27.0%
-1% to 1%	4,169	3.1%
-1% to -9%	29,638	22.2%
-10% to -19%	12,843	9.6%
-20% or More	8,048	6.0%
<b>Total</b>	<b>133,624</b>	<b>100.0%</b>

Note: Percentages may not total due to rounding.

### Comparison of Net Property Tax by Property Type (In Millions)

■ 2012 - Total \$619.3 ■ 2013 - Total \$643.2



In Lake County most net property taxes were paid by business (other real and personal) and homestead property owners in 2013. Total net property taxes increased 3.8%, more than the average 2.1% increase statewide. Agriculture saw the biggest percentage increase, while business real net taxes had the smallest percentage increase.

Property tax rates increased in 35 of 49 Lake County tax districts in 2013. The average tax rate rose by 2.1%, because of a small levy increase and a small decrease in certified net assessed value. Statewide, the average tax rate increased by 4.2%.

The total levies of all government units in Lake County increased by 1.8%, compared to a 3.7% statewide levy increase. Detailed levy changes for local governments in Lake County are included in a later table.

Property Type	Gross AV Pay 2012	Gross AV Pay 2013	Gross AV Change	Net AV Pay 2012	Net AV Pay 2013	Net AV Change
Homesteads	\$20,066,888,604	\$19,961,740,072	-0.5%	\$8,797,986,729	\$8,744,953,454	-0.6%
Other Residential	3,685,023,787	3,808,998,863	3.4%	3,575,204,562	3,723,056,991	4.1%
Ag Business/Land	239,128,155	257,074,000	7.5%	238,404,695	256,020,340	7.4%
Business Real/Personal	10,927,805,182	11,032,918,326	1.0%	9,051,551,371	9,364,828,977	3.5%
<b>Total</b>	<b>\$34,918,845,728</b>	<b>\$35,060,731,261</b>	<b>0.4%</b>	<b>\$21,663,147,357</b>	<b>\$22,088,859,762</b>	<b>2.0%</b>

Net AV equals gross AV less deductions and exemptions. Certified net AV is set with the budget, certified by the county auditor and used to calculate tax rates. It may be adjusted by the auditor to account for appeals. Net AV in the above table is summed from tax bills. It includes TIF allocations while Certified net AV does not. Gross AV also is summed from tax bills. Circuit breaker tax caps are calculated on gross AV.

Lake County's total billed net assessed value increased by 2.0% in 2013. Increases in business assessments were the main reason. Net assessed value for all of Indiana was nearly unchanged, rising by only 0.1%.

Tax Cap Category	2012	2013	Difference	% Change
1%	\$14,435,839	\$15,005,233	\$569,394	3.9%
2%	39,851,337	44,474,853	4,623,516	11.6%
3%	65,440,503	70,622,108	5,181,605	7.9%
Elderly	232,002	335,798	103,796	44.7%
<b>Total</b>	<b>\$119,959,681</b>	<b>\$130,437,992</b>	<b>\$10,478,311</b>	<b>8.7%</b>
<b>% of Levy</b>	<b>15.9%</b>	<b>16.8%</b>		

Total tax cap credits in Lake County were \$130.4 million, which was 16.8% of the levy. This was one of the ten largest credit percentages in the state. The state average was 10.9%, but the median or typical county saw credits equal to 4.2% of its levy. Tax rates were the main determinant of tax cap credits. Lake

County's average tax rate was higher than the statewide average rate. More than half of Lake County's tax cap credits were in the 3% business real and personal property category. Most of the rest were in the 2% nonhomestead residential/farmland category. A later table shows tax cap credits by category for each local government unit.

Tax cap credits in Lake County increased \$10,478,311 between 2012 and 2013. Credits as a share of the total levy increased from 15.9% in 2012 to 16.8% in 2013.

### Lake County Levy Comparison by Taxing Unit

Taxing Unit						% Change			
	2009	2010	2011	2012	2013	2009 - 2010	2010 - 2011	2011 - 2012	2012 - 2013
<b>County Total</b>	<b>695,103,755</b>	<b>691,154,324</b>	<b>681,309,511</b>	<b>697,391,613</b>	<b>710,250,281</b>	<b>-0.6%</b>	<b>-1.4%</b>	<b>2.4%</b>	<b>1.8%</b>
<b>Lake County</b>	<b>118,561,961</b>	<b>125,984,528</b>	<b>120,376,002</b>	<b>119,539,227</b>	<b>124,020,829</b>	<b>6.3%</b>	<b>-4.5%</b>	<b>-0.7%</b>	<b>3.7%</b>
Calumet Township	15,159,188	15,160,187	15,125,131	10,999,076	11,001,088	0.0%	-0.2%	-27.3%	0.0%
Cedar Creek Township	729,248	722,508	650,163	651,125	652,026	-0.9%	-10.0%	0.1%	0.1%
Center Township	616,064	615,136	609,105	597,415	587,107	-0.2%	-1.0%	-1.9%	-1.7%
Eagle Creek Township	146,520	147,058	147,114	147,516	147,544	0.4%	0.0%	0.3%	0.0%
Hanover Township	385,608	385,187	379,052	375,925	379,798	-0.1%	-1.6%	-0.8%	1.0%
Hobart Township	554,958	577,425	575,595	576,511	575,985	4.0%	-0.3%	0.2%	-0.1%
North Township	4,871,256	4,903,058	4,846,248	4,904,468	4,903,737	0.7%	-1.2%	1.2%	0.0%
Ross Township	1,091,342	1,090,556	1,064,299	1,083,339	1,088,647	-0.1%	-2.4%	1.8%	0.5%
St. John Township	708,837	705,505	674,991	699,250	703,996	-0.5%	-4.3%	3.6%	0.7%
West Creek Township	303,118	303,486	302,383	302,919	302,589	0.1%	-0.4%	0.2%	-0.1%
Winfield Township	350,064	350,120	346,406	345,298	346,579	0.0%	-1.1%	-0.3%	0.4%
Gary Civil City	63,064,081	60,825,617	58,703,598	68,306,925	61,186,143	-3.5%	-3.5%	16.4%	-10.4%
Hammond Civil City	39,830,971	40,466,915	40,103,549	32,322,716	39,319,974	1.6%	-0.9%	-19.4%	21.6%
East Chicago Civil City	37,078,926	37,787,621	38,205,989	37,891,854	38,012,132	1.9%	1.1%	-0.8%	0.3%
Hobart Civil City	15,446,724	14,765,183	14,325,908	15,494,280	15,642,265	-4.4%	-3.0%	8.2%	1.0%
Crown Point Civil City	9,519,880	9,590,680	10,252,878	10,246,632	10,278,937	0.7%	6.9%	-0.1%	0.3%
Whiting Civil City	6,386,270	6,379,229	6,356,386	6,383,533	6,282,280	-0.1%	-0.4%	0.4%	-1.6%
Lake Station Civil City	4,613,928	4,807,098	5,001,466	5,003,351	5,327,171	4.2%	4.0%	0.0%	6.5%
Cedar Lake Civil Town	2,506,210	2,647,591	2,503,869	3,722,567	3,171,965	5.6%	-5.4%	48.7%	-14.8%
Griffith Civil Town	5,860,095	5,966,522	6,270,506	6,193,839	6,118,460	1.8%	5.1%	-1.2%	-1.2%
Highland Civil Town	7,610,699	7,400,810	7,902,064	8,968,103	8,854,116	-2.8%	6.8%	13.5%	-1.3%
Munster Civil Town	10,657,098	11,367,239	12,050,857	12,481,209	12,664,987	6.7%	6.0%	3.6%	1.5%
Merrillville Civil Town	8,020,569	9,148,574	8,180,594	10,053,147	11,030,405	14.1%	-10.6%	22.9%	9.7%
Dyer Civil Town	5,407,419	6,048,266	6,048,101	4,954,588	5,470,106	11.9%	0.0%	-18.1%	10.4%
Lowell Civil Town	2,714,237	2,813,245	2,804,746	2,935,125	2,973,870	3.6%	-0.3%	4.6%	1.3%
New Chicago Civil Town	307,355	307,412	306,714	307,511	312,101	0.0%	-0.2%	0.3%	1.5%
St. John Civil Town	4,988,978	4,946,226	5,037,580	5,094,500	5,115,529	-0.9%	1.8%	1.1%	0.4%
Schererville Civil Town	9,713,884	9,593,919	9,859,395	9,610,045	9,656,670	-1.2%	2.8%	-2.5%	0.5%
Schneider Civil Town	126,530	126,535	123,575	126,612	126,538	0.0%	-2.3%	2.5%	-0.1%
Winfield Civil Town	854,956	625,158	759,411	1,169,214	946,282	-26.9%	21.5%	54.0%	-19.1%
Hanover Community School Corp	6,439,010	5,806,928	5,054,954	9,053,529	7,498,902	-9.8%	-12.9%	79.1%	-17.2%
River Forest Community School Corp	2,805,305	2,991,098	2,979,424	2,818,480	2,777,753	6.6%	-0.4%	-5.4%	-1.4%
Merrillville School Corp	34,649,877	30,416,506	32,549,193	31,677,836	32,417,443	-12.2%	7.0%	-2.7%	2.3%
Lake Central School Corp	21,125,319	18,902,620	22,901,469	20,852,245	31,159,957	-10.5%	21.2%	-8.9%	49.4%
Tri Creek School Corp	11,743,243	12,094,048	12,409,329	10,747,523	13,443,047	3.0%	2.6%	-13.4%	25.1%
Lake Ridge School Corp	5,737,557	5,572,783	5,938,103	6,147,066	6,423,221	-2.9%	6.6%	3.5%	4.5%
Crown Point Community School Corp	22,800,251	22,037,056	22,318,084	29,207,842	30,368,089	-3.3%	1.3%	30.9%	4.0%
East Chicago City School Corp	24,303,942	21,498,176	21,585,388	23,838,049	21,664,324	-11.5%	0.4%	10.4%	-9.1%
Lake Station School Corp	2,246,229	1,910,437	2,233,405	2,421,673	2,622,278	-14.9%	16.9%	8.4%	8.3%
Gary Community School Corp	28,527,702	26,982,360	25,499,337	28,978,453	28,951,113	-5.4%	-5.5%	13.6%	-0.1%
Griffith Public School Corp	8,398,518	7,164,805	6,644,094	7,238,635	7,192,189	-14.7%	-7.3%	8.9%	-0.6%
Hammond City School Corp	36,229,753	37,099,987	35,103,865	31,748,801	34,131,994	2.4%	-5.4%	-9.6%	7.5%
Highland Town School Corp	7,271,197	7,884,257	7,758,260	8,631,440	8,244,653	8.4%	-1.6%	11.3%	-4.5%
School City of Hobart School Corp	9,290,843	8,768,461	9,674,804	9,809,960	10,713,793	-5.6%	10.3%	1.4%	9.2%
Munster Community School Corp	13,986,217	15,117,160	14,611,320	17,573,907	14,779,466	8.1%	-3.3%	20.3%	-15.9%
Whiting City School Corp	2,456,148	2,478,185	2,078,939	2,447,580	2,079,756	0.9%	-16.1%	17.7%	-15.0%
East Chicago Public Library	5,095,594	5,095,282	5,081,591	5,100,077	5,098,349	0.0%	-0.3%	0.4%	0.0%
Gary Public Library	6,619,243	6,590,783	6,570,998	6,569,637	6,383,093	-0.4%	-0.3%	0.0%	-2.8%
Hammond Public Library	4,757,053	4,827,144	4,813,054	4,824,351	4,906,930	1.5%	-0.3%	0.2%	1.7%
Lowell Public Library	1,063,294	1,033,750	1,011,363	911,219	959,760	-2.8%	-2.2%	-9.9%	5.3%
Whiting Public Library	1,024,633	1,024,663	1,021,555	1,023,847	1,023,747	0.0%	-0.3%	0.2%	0.0%
Lake County Public Library	11,861,443	11,792,304	11,958,806	11,672,809	11,659,071	-0.6%	1.4%	-2.4%	-0.1%
Crown Point Community Public Library	1,320,331	1,319,216	2,204,841	2,540,958	2,247,979	-0.1%	67.1%	15.2%	-11.5%
East Chicago Sanitary	11,753,079	9,052,324	9,016,043	10,827,915	10,864,374	-23.0%	-0.4%	20.1%	0.3%
Gary Sanitary	9,497,343	9,851,857	5,295,279	1,999,739	1,000,074	3.7%	-46.3%	-62.2%	-50.0%
Hammond Sanitary	7,867,078	8,329,947	8,305,764	7,752,543	8,961,592	5.9%	-0.3%	-6.7%	15.6%
Highland Sanitary	806,590	1,281,521	1,280,800	1,841,333	608,438	58.9%	-0.1%	43.8%	-67.0%
Whiting Sanitary	2,794,390	2,887,028	2,408,486	2,421,727	2,394,622	3.3%	-16.6%	0.5%	-1.1%
Gary Airport	1,657,731	1,642,953	1,630,313	1,625,942	1,621,465	-0.9%	-0.8%	-0.3%	-0.3%
Gary Redevelopment	238,115	254,572	228,491	254,325	254,831	6.9%	-10.2%	11.3%	0.2%

Taxing Unit						% Change			
	2009	2010	2011	2012	2013	2009 - 2010	2010 - 2011	2011 - 2012	2012 - 2013
<b>County Total</b>	<b>695,103,755</b>	<b>691,154,324</b>	<b>681,309,511</b>	<b>697,391,613</b>	<b>710,250,281</b>	<b>-0.6%</b>	<b>-1.4%</b>	<b>2.4%</b>	<b>1.8%</b>
Lake County	118,561,961	125,984,528	120,376,002	119,539,227	124,020,829	6.3%	-4.5%	-0.7%	3.7%
Hammond Redevelopment	457,801	457,884	455,767	457,407	441,353	0.0%	-0.5%	0.4%	-3.5%
Gary Public Transportation	3,889,205	4,013,254	2,863,339	3,677,931	2,677,780	3.2%	-28.7%	28.4%	-27.2%
Highland Water District	0	0	0	509,129	467,084				-8.3%
Schererville Waterworks	0	0	0	0	0				
Winfield Waterworks	29,448	28,932	27,410	27,438	30,664	-1.8%	-5.3%	0.1%	11.8%
St. John Sanitary	416,076	397,576	397,257	262,864	262,334	-4.4%	-0.1%	-33.8%	-0.2%
Lake Ridge Fire Protection	458,853	453,164	449,449	451,546	452,987	-1.2%	-0.8%	0.5%	0.3%
St. John Water District	215,579	215,667	214,684	215,493	215,349	0.0%	-0.5%	0.4%	-0.1%
Town of Dyer Sanitary District	736,252	815,487	793,888	787,917	300,127	10.8%	-2.6%	-0.8%	-61.9%
Lake County Solid Waste Mgmt Dist	4,719,897	4,711,766	4,680,888	4,707,948	4,716,092	-0.2%	-0.7%	0.6%	0.2%
Gary Storm Water Management	938,852	1,018,288	1,014,828	1,017,300	0	8.5%	-0.3%	0.2%	-100.0%
Lake Station Sanitary District	0	0	0	877,846	752,934				-14.2%
Dyer Water Works	315,878	370,750	350,974	351,533	281,418	17.4%	-5.3%	0.2%	-19.9%
Cedar Lake Town Redevelopment Comm	0	0	0	0	0				
Hammond Redevelopment Comm	0	0	0	0	0				
Hobart Redevelopment Comm	0	0	0	0	0				
Dyer Redevelopment Comm	0	0	0	0	0				
Merrillville Redevelopment Comm	0	0	0	0	0				
Lake County Redevelopment Comm	0	0	0	0	0				
Schererville Redevelopment Comm	0	0	0	0	0				
Whiting Redevelopment Comm	0	0	0	0	0				
Town of St John Redevelopment Comm	0	0	0	0	0				
Crown Point Redevelopment Comm	0	0	0	0	0				
Gary Redevelopment Comm	371,912	404,751	0	0	0	8.8%	-100.0%		

## Lake County 2013 Tax Rates, Credit Rates, and Net Tax Rates for Homesteads by Taxing District

Dist #	Taxing District	Tax Rate	Credit Rates						Net Tax Rate, Homesteads
			LOIT PTRC	COIT Homestead	CEDIT Homestead	CEDIT Residential	LOIT Homestead	LOIT Residential	
45001	Calumet Township	3.8769	--	--	--	--	--	--	3.8769
45002	Calumet Township Gary Sanitary	3.9236	--	--	--	--	--	--	3.9236
45003	Gary Corp Calumet Twp Lake Ridge School	6.8571	--	--	--	--	--	--	6.8571
45004	Gary Corp Calumet Twp Gary School	6.0728	--	--	--	--	--	--	6.0728
45005	Lake Station Corp Calumet Twp	5.3884	--	--	--	--	--	--	5.3884
45006	Griffith Corp Calumet Twp	3.8877	--	--	--	--	--	--	3.8877
45007	Cedar Creek Township	2.1265	--	--	--	--	--	--	2.1265
45008	Lowell Corp Cedar Creek Twp	2.9208	--	--	--	--	--	--	2.9208
45012	Eagle Creek Township	2.0870	--	--	--	--	--	--	2.0870
45013	Hanover Township	2.1694	--	--	--	--	--	--	2.1694
45014	Cedar Lake Corp Hanover Twp	2.8176	--	--	--	--	--	--	2.8176
45015	Saint John Corp Hanover Twp	2.6428	--	--	--	--	--	--	2.6428
45016	Hobart Township	2.5974	--	--	--	--	--	--	2.5974
45017	Gary Corp Hobart Twp River Forest School	5.8265	--	--	--	--	--	--	5.8265
45018	Hobart Corp Hobart Twp Hobart City School	3.5479	--	--	--	--	--	--	3.5479
45019	Hobart Corp Hobart Hobart City School Gary Sanitary	3.5946	--	--	--	--	--	--	3.5946
45020	Lake Station Corp Hobart Twp River Forest School	5.2839	--	--	--	--	--	--	5.2839
45021	Lake Station Corp Hobart Twp Lake Station School	5.0394	--	--	--	--	--	--	5.0394
45022	New Chicago Corp (Hobart)	3.4891	--	--	--	--	--	--	3.4891
45023	Hammond Corp (North)	4.7460	--	--	--	--	--	--	4.7460
45024	East Chicago Corp (North)	5.8655	--	--	--	--	--	--	5.8655
45025	Whiting Corp (North)	3.4466	--	--	--	--	--	--	3.4466
45026	Highland Corp (North)	2.5865	--	--	--	--	--	--	2.5865
45027	Munster Corp (North)	2.9446	--	--	--	--	--	--	2.9446
45028	Ross Township	2.1121	--	--	--	--	--	--	2.1121
45029	Crown Point Corp Ross Twp	2.7081	--	--	--	--	--	--	2.7081
45030	Merrillville Corp Ross Twp	2.6132	--	--	--	--	--	--	2.6132
45031	Merrillville Corp Ross Twp Gary Sanitary	2.6599	--	--	--	--	--	--	2.6599
45032	Saint John Township	1.6446	--	--	--	--	--	--	1.6446
45033	Griffith Corp Saint John Twp	2.7870	--	--	--	--	--	--	2.7870
45034	Dyer Corp (Saint John)	2.3433	--	--	--	--	--	--	2.3433
45035	Saint John Corp Saint John Twp	2.1386	--	--	--	--	--	--	2.1386
45036	Schererville Corp (Saint John)	2.1342	--	--	--	--	--	--	2.1342
45037	West Creek Township	2.0737	--	--	--	--	--	--	2.0737
45038	Lowell Corp West Creek Twp	2.8978	--	--	--	--	--	--	2.8978
45039	Schneider Corp (West Creek)	3.5802	--	--	--	--	--	--	3.5802
45041	Center Township	2.1984	--	--	--	--	--	--	2.1984
45042	Crown Point Corp Center Twp	2.8250	--	--	--	--	--	--	2.8250
45043	Cedar Lake Corp Center Twp	2.8461	--	--	--	--	--	--	2.8461
45044	Winfield Township	2.2107	--	--	--	--	--	--	2.2107
45045	Hobart Corp Hobart Twp River Forest School	3.7380	--	--	--	--	--	--	3.7380
45046	Hobart Corp Ross Twp	3.1316	--	--	--	--	--	--	3.1316
45047	Winfield Corp (Winfield)	2.3954	--	--	--	--	--	--	2.3954
45054	Winfield Corp Winfield Water District	2.4686	--	--	--	--	--	--	2.4686
45055	Saint John Twp Saint John Water	1.6934	--	--	--	--	--	--	1.6934
45056	Crown Point - St. John Twp.	2.2923	--	--	--	--	--	--	2.2923
45057	Cedar Lake - West Creek Twp.	2.7899	--	--	--	--	--	--	2.7899
45058	Cedar Lake - Cedar Creek Twp.	2.8129	--	--	--	--	--	--	2.8129
45059	St. John - Center Twp.	2.7212	--	--	--	--	--	--	2.7212

Notes: A *Taxing District* is a geographic area of a county where taxing units overlap, so the sum of the taxing unit tax rates is the total district rate.

The *Tax Rate* is the gross levy divided by net assessed value, in dollars per \$100 assessed value.

The *LOIT*, *COIT*, and *CEDIT* credits are funded by local income taxes.

The *Net Tax Rate for Homesteads* is calculated by reducing the tax rate by the various credit percentages.

### Lake County 2013 Circuit Breaker Cap Credits

Taxing Unit Name	Circuit Breaker Credits by Property Type					Circuit Breaker as % of Levy	
	(1%) Homesteads	(2%) Other Residential and Farmland	(3%) All Other Real/Personal	Elderly	Total		
<i>Non-TIF Total</i>	14,674,440	40,469,768	60,069,259	324,687	115,538,154	710,250,281	16.3%
<i>TIF Total</i>	330,793	4,005,086	10,552,849	11,110	14,899,838	67,892,476	21.9%
<i>County Total</i>	15,005,233	44,474,853	70,622,108	335,798	130,437,992	778,142,757	16.8%
Lake County	2,359,120	5,115,494	6,935,698	51,561	14,461,873	124,020,829	11.7%
Calumet Township	581,754	1,745,489	2,205,904	6,989	4,540,137	11,001,088	41.3%
Cedar Creek Township	8,853	5,831	0	222	14,906	652,026	2.3%
Center Township	751	0	0	222	973	587,107	0.2%
Eagle Creek Township	0	0	0	1	2	147,544	0.0%
Hanover Township	2,038	574	0	89	2,701	379,798	0.7%
Hobart Township	25,440	37,333	12,998	587	76,358	575,985	13.3%
North Township	134,712	280,674	482,559	2,423	900,367	4,903,737	18.4%
Ross Township	2,774	2,201	0	165	5,140	1,088,647	0.5%
St. John Township	910	11	0	146	1,067	703,996	0.2%
West Creek Township	2,983	3,285	65	64	6,397	302,589	2.1%
Winfield Township	0	0	0	112	112	346,579	0.0%
Gary Civil City	3,615,673	11,639,570	15,846,031	31,522	31,132,796	61,186,143	50.9%
Hammond Civil City	997,975	4,628,736	3,341,727	35,408	9,003,846	39,319,974	22.9%
East Chicago Civil City	281,732	2,275,881	10,342,715	4,771	12,905,099	38,012,132	33.9%
Hobart Civil City	378,800	332,027	0	9,943	720,770	15,642,265	4.6%
Crown Point Civil City	63,186	0	0	3,702	66,888	10,278,937	0.7%
Whiting Civil City	76,634	210,268	452,188	1,131	740,221	6,282,280	11.8%
Lake Station Civil City	262,930	818,160	511,305	4,197	1,596,592	5,327,171	30.0%
Cedar Lake Civil Town	23,603	9,911	0	2,173	35,688	3,171,965	1.1%
Griffith Civil Town	191,853	231,500	0	4,646	428,000	6,118,460	7.0%
Highland Civil Town	84,874	57,391	0	5,598	147,864	8,854,116	1.7%
Munster Civil Town	713,401	56,135	0	3,541	773,077	12,664,987	6.1%
Merrillville Civil Town	843	0	0	1,903	2,746	11,030,405	0.0%
Dyer Civil Town	41,737	0	0	991	42,728	5,470,106	0.8%
Lowell Civil Town	129,567	98,022	0	2,167	229,756	2,973,870	7.7%
New Chicago Civil Town	1,802	20,454	0	76	22,332	312,101	7.2%
St. John Civil Town	9,563	0	0	724	10,286	5,115,529	0.2%
Schererville Civil Town	2,401	0	0	2,075	4,476	9,656,670	0.0%
Schneider Civil Town	1,244	12,272	1,638	41	15,195	126,538	12.0%
Winfield Civil Town	0	0	0	378	378	946,282	0.0%
Hanover Community School Corp	31,880	8,976	0	2,489	43,346	7,498,902	0.6%
River Forest Community School Corp	29,403	131,116	32,745	1,722	194,986	2,777,753	7.0%
Merrillville School Corp	30,507	24,201	0	4,914	59,622	32,417,443	0.2%
Lake Central School Corp	34,283	429	0	6,014	40,727	31,159,957	0.1%
Tri Creek School Corp	120,511	96,476	833	4,103	221,923	13,443,047	1.7%
Lake Ridge School Corp	22,997	195,135	316,531	8,323	542,986	6,423,221	8.5%
Crown Point Community School Corp	17,838	0	0	12,338	30,176	30,368,089	0.1%
East Chicago City School Corp	84,342	681,328	3,096,286	2,719	3,864,676	21,664,324	17.8%
Lake Station School Corp	90,729	225,866	191,488	1,806	509,889	2,622,278	19.4%
Gary Community School Corp	1,557,498	4,959,515	6,539,587	14,916	13,071,515	28,951,113	45.2%
Griffith Public School Corp	102,492	123,640	0	5,591	231,722	7,192,189	3.2%
Hammond City School Corp	390,369	1,810,579	1,307,152	30,737	3,538,836	34,131,994	10.4%
Highland Town School Corp	45,630	30,855	0	5,213	81,698	8,244,653	1.0%
School City Of Hobart School Corp	223,089	180,402	0	12,740	416,232	10,713,793	3.9%
Munster Community School Corp	489,391	38,508	0	4,132	532,032	14,779,466	3.6%
Whiting City School Corp	25,370	69,610	149,697	374	245,051	2,079,756	11.8%
East Chicago Public Library	40,468	326,910	1,485,637	640	1,853,655	5,098,349	36.4%
Gary Public Library	396,243	1,261,750	1,663,736	3,289	3,325,019	6,383,093	52.1%
Hammond Public Library	94,812	439,751	317,479	4,419	856,461	4,906,930	17.5%
Lowell Public Library	13,877	11,109	96	293	25,375	959,760	2.6%
Whiting Public Library	12,488	34,265	73,688	184	120,625	1,023,747	11.8%
Lake County Public Library	160,536	104,915	42,877	4,275	312,602	11,659,071	2.7%
Crown Point Community Public Library	5,584	0	0	920	6,504	2,247,979	0.3%
East Chicago Sanitary	78,542	634,479	2,883,382	1,364	3,597,767	10,864,374	33.1%
Gary Sanitary	0	0	0	503	503	1,000,074	0.1%
Hammond Sanitary	160,452	271,951	190,452	5,776	628,631	8,961,592	7.0%
Highland Sanitary	4,629	3,130	0	385	8,144	608,438	1.3%
Whiting Sanitary	21,865	59,992	129,015	431	211,303	2,394,622	8.8%
Gary Airport	97,554	314,045	427,539	835	839,973	1,621,465	51.8%



Taxing Unit Name	Circuit Breaker Credits by Property Type					Circuit Breaker as % of Levy	
	(1%) Homesteads	(2%) Other Residential and Farmland	(3%) All Other Real/Personal	Elderly	Total	Levy	
<i>Non-TIF Total</i>	14,674,440	40,469,768	60,069,259	324,687	115,538,154	710,250,281	16.3%
<i>TIF Total</i>	330,793	4,005,086	10,552,849	11,110	14,899,838	67,892,476	21.9%
<i>County Total</i>	15,005,233	44,474,853	70,622,108	335,798	130,437,992	778,142,757	16.8%
Gary Redevelopment	15,332	49,356	67,192	131	132,011	254,831	51.8%
Hammond Redevelopment	11,280	52,316	37,770	397	101,763	441,353	23.1%
Gary Public Transportation	161,106	518,632	706,062	1,380	1,387,180	2,677,780	51.8%
Highland Water District	4,798	3,244	0	295	8,337	467,084	1.8%
Winfield Waterworks	0	0	0	0	0	30,664	0.0%
St. John Sanitary	590	0	0	37	627	262,334	0.2%
Lake Ridge Fire Protection	1,538	22,352	0	748	24,638	452,987	5.4%
St. John Water District	484	0	0	30	514	215,349	0.2%
Town of Dyer Sanitary District	2,665	0	0	54	2,719	300,127	0.9%
Lake County Solid Waste Mgmt Dist	93,646	203,713	277,188	1,960	576,507	4,716,092	12.2%
Gary Storm Water Management	0	0	0	0	0	0	
Lake Station Sanitary District	0	0	0	593	593	752,934	0.1%
Dyer Water Works	2,467	0	0	51	2,518	281,418	0.9%
Cedar Lake Town Redevelopment Comm	0	0	0	0	0	0	
Hammond Redevelopment Comm	0	0	0	0	0	0	
Hobart Redevelopment Comm	0	0	0	0	0	0	
Dyer Redevelopment Comm	0	0	0	0	0	0	
Merrillville Redevelopment Comm	0	0	0	0	0	0	
Lake County Redevelopment Comm	0	0	0	0	0	0	
Schererville Redevelopment Comm	0	0	0	0	0	0	
Whiting Redevelopment Comm	0	0	0	0	0	0	
Town Of St John Redevelopment Comm	0	0	0	0	0	0	
Crown Point Redevelopment Comm	0	0	0	0	0	0	
Gary Redevelopment Comm	0	0	0	0	0	0	
TIF - Calumet -Gary 003	65,793	532,238	254,583	1,862	854,476	2,138,448	40.0%
TIF - Gary-Calumet 004	261,523	3,048,944	6,703,816	8,333	10,022,615	20,722,932	48.4%
TIF - Griffith 006	0	36	0	0	36	447,944	0.0%
TIF - Lowell-Cedar Creek 008	0	0	0	0	0	1	0.0%
TIF - Cedar Lake-Han 014	163	726	0	57	946	702,988	0.1%
TIF - St. John-Hanover 015	0	0	0	0	0	0	
TIF - Hobart Corp 018	3,006	50,700	0	0	53,706	1,078,255	5.0%
TIF - Hammond 023	0	69,964	881,110	201	951,275	7,283,956	13.1%
TIF - East Chicago 024	0	294,545	2,284,995	0	2,579,540	8,003,166	32.2%
TIF - Whiting 025	0	4,641	428,346	0	432,987	5,353,705	8.1%
TIF - Highland 026	0	212	0	0	212	245,740	0.1%
TIF - Munster 027	0	197	0	0	197	4,749,033	0.0%
TIF - Merrillville 030	0	0	0	0	0	5,462,663	0.0%
TIF - Dyer 034	0	0	0	420	420	4,222,380	0.0%
TIF - St. John 035	0	0	0	0	0	0	
TIF - Schererville 036	0	0	0	114	114	4,026,725	0.0%
TIF - Lowell-West Creek 038	0	0	0	0	0	10	0.9%
TIF - Crown Point-Center 042	0	0	0	0	0	2,455,037	0.0%
TIF - Cedar Lake-Center 043	0	0	0	0	0	209,051	0.0%
TIF - Hobart-Ross 046	308	2,884	0	124	3,316	790,441	0.4%

Notes: Circuit breaker tax cap credits are tax savings for taxpayers and revenue losses for local government units. Circuit breaker credits are highest in tax districts with the highest tax rates. These are usually districts that include cities or towns because the municipal tax rate is included in the district tax rate. This means that most circuit breaker credits are in cities and towns and in units that overlap cities and towns.

#### Circuit Breaker Credit Types:

*Homesteads* are owner-occupied primary residences and include homestead land and buildings in the 1% tax cap category. Owner-occupied mobile homes and agricultural homesteads are included in this category. This category only includes credits on the portion of the property that qualifies as a homestead.

*Other Residential/Farmland* includes small rental housing units, larger commercial apartments, second homes, long-term care facilities, and farmland, in the 2% tax cap category.

*All Other Real/Personal* is commercial, industrial, and utility land and buildings, and business equipment, including agricultural equipment, in the 3% tax cap category. This category also includes credits on the portion of homeowner properties that do not qualify as a homestead.

*Elderly* includes credits for the 2% annual limit on homestead tax bill increases for low-income homeowners, age 65 and over.

The *Total Levy by Unit* is gross property taxes levied, before all tax credits. For TIF districts, this amount represents the TIF proceeds before circuit breaker credits. This information is included to allow comparison to the circuit breaker revenue losses.

Numbers may not total due to rounding.